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**GREATER MILWAUKEE** WWBIC PROGRAM GUIDE July - December 2017 wwbic.com I 414.263.5450

THIRTY YEARS OF IMPACT



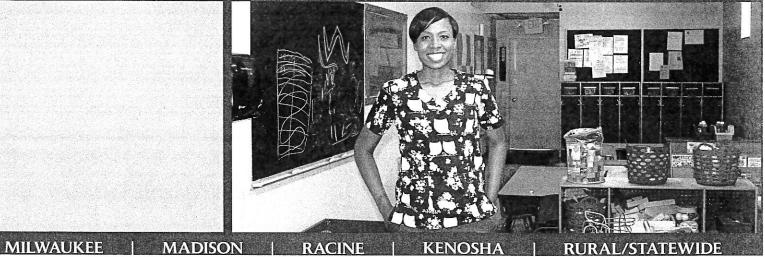


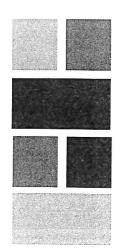


### Entrepreneurship

- Education
- Lending
- Coaching

Financial Impact





WHO WE ARE - Celebrating 30 years of impact

WWBIC is a leading innovative statewide economic development corporation "Putting Dreams to Work" since 1987. WWBIC provides services to business owners through classes, one-on-one assistance, and access to responsible capital through direct lending programs.

### WHO WE ASSIST

Women and Men throughout Wisconsin | Start-up businesses | Growing businesses

#### WHAT WE DO

Open doors of opportunity by providing targeted individuals who are interested in starting, strengthening or expanding businesses with access to necessary resources and tools such as quality financial and business education, and responsible financial products.

# WHERE TO START

Use the chart below to find the right WWBIC class or program for you based on your current stage of business ownership.

# YOUR DREAM

#### New to WWBIC?

· What Can WWBIC Do For You?

#### Have an Idea, What's Next?

- Business Start-up Checklist
- Work For Yourself @50+

### Writing Your Business Plan

- · Start, Run, & Grow Your Business
- Start Smart: Bootcamp in a Day

### YOUR FOUNDATION



#### Just Launched Your Business?

- · Small Biz Advisor Panel
- Setting Up an Expo Booth

#### Need Help With Accounting?

- Accounting for the Non-Accountant:
  - Making Financial Projections
     Understanding Cashflow
  - 2. Pricing for Profit

### YOUR GROWTH



#### New to Accounting Software?

• QuickBooks Levels 1 - 3

### **Business Strategies**

- Develop a Marketing Plan
- · Marketing Web Series
- Dine & Discuss Series

#### Certifications?

- SBA Federal Contracting
- Minority & Women's Business Certification Discussion

Visit one of our 4 statewide locations

#### **GREATER MILWAUKEE**

1533 N. RiverCenter Drive Milwaukee, WI 53212 Phone: 414.263.5450

#### SOUTH CENTRAL

2300 S. Park Street, Suite 103 Madison, WI 53713 Phone: 608.257.5450

#### **SOUTHEAST**

600 52nd Street, Suite 130 Kenosha, WI 53140 Phone: 262.925.2850 245 Main Street, Suite 102 Racine, WI 53403 Phone: 262.898.5000

info@wwbic.com | wwbic.com



### WWBIC SMALL BUSINESS LOAN PROGRAM

WWBIC offers business loans for small businesses - even for those who may have credit or personal finance issues

WWBIC small business loans range in size from \$1,000 to \$250,000 - call today for additional information.

Funds can be used for start-up capital, inventory and equipment, business expansion, working capital and business support.

WWBIC offers small and micro business loans as well as lines of credit to women and men throughout the state of Wisconsin.

All WWBIC loan clients receive one-on-one small business coaching from our team of small business consultants.

- APPLY ONLINE AT WWRIG.COM
- FILL OUT CLIENT INFORMATION FORM
- FILL OUT BUSINESS INFORMATION FORM
- SUBMIT COMPLETED BUSINESS PLAN
- FILL OUT PERSONAL FINANCIAL
- STATEMENT
- SUBMIT \$75 APPLICATION FEE





## SMALL BUSINESS CONSULTING PROGRAM

We are proud of the way we sustain relationships with our clients. Our Small Business Consultants and professional volunteers provide ongoing support to WWBIC loan clients. In-depth business assistance for WWBIC borrowers ensures that business owners have access to the tools and skills they need to grow profitable and sustainable businesses.

Throughout the term of a loan we provide:

- Annual site visits & one-on-one coaching
- Numerous promotional & networking opportunities
- Resource referral network
- Access to resources & tools to foster business success

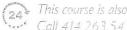
Our clients' success is important to us and our Small Business Consultants are here to assist and build a relationship that truly benefits your business!



### **BUSINESS EDUCATION PROGRAMS**

pm	WWBIC
pm	ONLINE
pm	La Casa
pm	ONLINE
pm pm	ONLI La Ca

Learn about WWBIC's services, including business education courses and business loans. You will be introduced to the range of services and support offered by WWBIC. NO FEE



This course is also available on-demand.
Call 414.263.5450 to connect today!

July 24 <sup>th</sup>	6-7:30pm	Greenfield Library
October 17th	12-1 pm	ONLINE

Don't miss a step. Make sure you've completed every step of starting your business. Make a plan for success and learn how to become a legally licensed business in the state of Wisconsin. NO FEE.

September 6<sup>th</sup> 6-7:30pm MPL East Branch

The decisions you make during lease negotiation can profoundly affect your business's bottom line. You will learn: how to effectively negotiate lease terms and landlord/lessee responsibilities. FEE: \$15

September 18th 6-8pm Central Library

When talking about your business, confidence is key! You will learn: the importance of an elevator pitch and how to create and evaluate your own. NO FEE

July 19 <sup>th</sup>	5-6:30pm	La Casa
October 19th	10-11:30am	Hillside

Work for Yourself@50+, an initiative of AARP Foundation, can help you gain the knowledge, support and resources you need to make informed decisions about working for yourself - and figure out the right first steps toward successful self-employment. NO FEE

#### PROGRAM CANCELLATION/REFUND POLICY:

A full refund is issued to program participants if WWBIC cancels a program for any reason. Otherwise all class material and fees are non-refundable.

Aug. 15<sup>th</sup> – Oct. 10<sup>th</sup> 6-9pm

**WWBIC** 

In 9-weeks learn the fundamentals of running a business and develop a completed business plan. This blended (in-person & online) series utilizes the online LivePlan platform so working knowledge of basic computer skills is required. SERIES FEE: \$275

August 19th	9am-2pm	WWBIC
October 7th	9am-2pm	WWBIC
November 4 <sup>th</sup>	9am-2pm	Summit Credit Union

Join in on this 5 hour rapid-paced business planning bootcamp! In just one day you will learn: how to judge the feasibility of your business idea and how to develop a complete business plan. FEE: \$125 (price includes book) Lunch is provided.

### **YOUR FOUNDATION**

#### ACCOUNTING FOR THE NON-ACCOUNTANT

**Session 1:** *Making Projections & Understanding Cashflow* September 16th 9am-12pm **WWBIC** 

Session 2: Pricing for Profit

September 21<sup>st</sup> 6-8pm **WWBIC** 

Numbers aren't for everyone. These sessions will discuss small business accounting, bookkeeping, and pricing. You will learn: how to read and create financial projections, best practices, and learn how to price for profit. FEE: \$15/Session

#### SETTING UP AN EXPO BOOTH

October 24th

6-7pm

**ONLINE** 

Exhibiting at a business expo, art and craft show, or farmers' market takes careful consideration and planning. You will learn: how to set up a secure booth for both indoor & outdoor events, how to create an inviting display, and leave a lasting impression on visitors. NO FEE

#### SMALL BIZ ADVISOR PANEL: WHAT DO YOU NEED TO KNOW?

August 23rd

6-7:30pm

Forest Home Library

Join us for a panel featuring legal, accounting, marketing and insurance experts. You will learn: the essentials of setting your new small business up for success! FEE: \$15

### **YOUR GROWTH**

## MINORITY & WOMEN'S BUSINESS CERTIFICATION DISCUSSION

September 19<sup>th</sup> 12-1pm ONLINE December 12<sup>th</sup> 12-1pm ONLINE

Acquiring state or national certification can open doors for small business owners. You will learn: if certification is right for you, how to complete the application process, and how to use the certification to grow your business. NO FEE

#### **SELLING ONLINE PANEL**

August 3<sup>rd</sup> 6-8pm Summit Credit Union

Ready to start selling your products online? It doesn't have to be expensive or complex! From products to payments to services you will learn how to sell online using the best tools available to you. FEE: \$15

#### **DEVELOPING A MARKETING PLAN**

October 25<sup>th</sup> 6-8pm Wauwatosa Library

Developing a marketing plan for your small business will prove to be as beneficial as your business plan. You will learn: how to research your market, target marketing, platforms for messaging & more! FEE: \$15

#### SBA FEDERAL CONTRACTING CERTIFICATION

August 29<sup>th</sup> 6-7:30pm WWBIC October 18<sup>th</sup> 12-1pm ONLINE

Join us to learn if federal contracting certification is right for your business. Also, learn more about available SBA certifications, the interviewing and hiring process, and more. NO FEE

#### THE POWER OF QUICKBOOKS\*

QuickBooks is a powerful bookkeeping software for small businesses, take one class for \$50 or join all 3 for \$125

#### LEVEL 1

August 10<sup>th</sup> 6-8pm WWBIC October 14<sup>th</sup> 9-11am WWBIC

Receive an introduction to: setting up QuickBooks, navigating the program and basic functions.

#### LEVEL 2

August 17<sup>th</sup> 6-8pm WWBIC
October 21<sup>st</sup> 9-11am WWBIC

Learn to: input customers and vendors, create lists, add employees, process payroll & pay bills.

#### LEVEL 3

October 30<sup>th</sup> 6-8pm WWBIC Explore: building reports, analyzing data, planning for the future and improving performance.

### **DINE & DISCUSS SERIES**

Enjoy a light meal while listening to expert speakers and discussions on small business topics. FEE: \$15/each

#### LEAD UPWARD!

August 8th

6-7pm

Water Council

Join us for a focused discussion on growth. Identify the next steps to grow from a manager into a leader.

#### LET'S TALK LENDING

September 7<sup>th</sup>

12-1pm

**WWBIC** 

Join us for a focused discussion on small business lending. Meet WWBIC Loan Officers and learn about business financing & lender considerations

#### KEEPING THE CUSTOMER

October 17th

6-7pm

Riverworks

Join us for a focused discussion on customer service. Learn new skills to offer top-notch customer service and retention

### MARKETING WEB SERIES

This informative lunch-hour marketing web series will help you take your business to the next level! FEE: \$15 per class or register for all 3 for \$35

#### BUILD YOUR BRAND & REACH

August 15<sup>th</sup>

6-7pm

**ONLINE** 

Create a brand that speaks to your audience and learn how to define your target market. This webinar is perfect for business owners looking to build their customer base & convert customers into sales.

#### CREATE A STRONG MARKETING FUNNEL

August 29th

6-7pm

ONLINE

Become more efficient in your workflow! Determine how to cultivate your leads, moving them through your pipeline for more sales and better customer retention.

#### MAXIMIZE SOCIAL MEDIA MARKETING

September 12<sup>th</sup>

6-7pm

ONLINE

Build an effective long-term social media marketing strategy. Learn tips & tricks for multiple social media platforms and how to turn followers into customers.

Reasonable accommodations for persons with disabilities will be made upon request, with at least two weeks notice. Please contact WWBIC for arrangements.

- Through a U.S. Small Business Administration (SBA) cooperative agreement, WWBIC is partially funded by the SBA.
- SBA's funding is not an endorsement of any products, opinions or services.
   SBA funded programs are extended to the public in a nondiscriminatory basis.
- This institution is an equal opportunity provider and employer



<sup>\*</sup>Partial scholarships may be available for select classes. Call for additional information.



# ANCIAL CAPABILITY PROGRAMS: Make Your Money Talk

#### **DESTROY YOUR DEBT**

6-7:30pm Capitol Library August 1st 6-7:30pm Washington Park Library October 31st

Are you stuck making minimum monthly payments on your credit cards with no end in sight? We will teach you how to create a plan to become debt free and discuss when it's time to call an expert. NO FEE

#### ROAD TO CREDIT REPAIR

August 28th 6-7:30pm Central Library Mill Road Library 6-7:30pm October 4th 6-7:30pm MLK Library December 12th

If you've had credit challenges in the past, it won't take the rest of your life to recover. Join us to learn practices with the most impact on your credit score and how you can take control. NO FEE

#### INTRO TO SAVING & INVESTING

November 14th

6-7:30pm

Oak Creek Library

What does your retirement plan look like? Join the experts to explore how to get started saving and investing in your future or retirement. NO FEE

#### **BORROW SMART!**

**ONLINE** August 30th 12-1 pm West Allis Library November 2<sup>nd</sup> 6-7:30pm

Borrowing money can be intimidating. Join us to learn smart borrowing tips, your rights as a borrower, and how to avoid being a victim of predatory lending. NO FEE

#### SPENDING PLANS: MAKING EVERY PENNY COUNT

ONLINE 12-1 pm July 24th MPL East Branch October 16th 6-7:30pm

Let's explore budgeting made simple and how to manage your household spending plan if your budget doesn't balance. NO FEE

### REGISTER: www.wwbic.com/classes or 414.263.5450







# Set a Goal. Make a Plan. Save Automatically. Take the pledge...

Wisconsin Saves is the local campaign of America Saves, a national movement looking to motivate, encourage, and support low-to-moderate income households to save money, reduce debt, and build wealth. We use the principles of behavioral economics and social marketing to change behavior and provide practical (and free) financial tools, advice a resources to help more than 16,000 Wisconsin residents manage their money more effectively.

Building wealth starts when you set a goal and make a plan to reach that goal. Whatever goal you choose - whether it' buying a car, buying a house, or getting out from under your debts - Wisconsin Saves can help you learn about prover savings strategies and get simple tips on the best ways to save.

For more information visit: www.wisconsin-saves.org f





### CLASES EN ESPAÑOL

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#### INTRODUCCIÓN A LOS NEGOCIOS

18 de julio

6-7:30pm

Escuela Verde

Los Negocios implican una gran responsabilidad y compromiso consigo mismo y con la comunidad. Este curso le ayudará a identificar e investigar las diferentes responsabilidades antes de iniciar un negocio. Descubra si ser dueño de negocio es para Usted. Además podrá determinar las consideraciones personales para iniciar su propio negocio, cómo llevar a cabo la investigación de Mercado, y cómo juzgar si su idea es financieramente viable. GRATIS

#### EL PLAN DE NEGOCIO ESENCIAL

7 de ag. al 23 de oct.

6-9pm

**WWBIC** 

(Se reúne los Lunes)

Obtenga una introducción abarcada de como emprender una pequeña empresa. Esta serie de 11 semanas ofrece una amplia perspectiva sobre todos los aspectos de inciar y administrar una pequeña empresa. Se proveerá información complete sobre financiación empresarial y propiedad empresarial, estudios de mercadeo, estrategias de comercialización, mantenimiento de registros, flujo de caja, las operaciones comerciales y de gestión. COSTO: \$175.00 (Becas disponibles)

#### LIDER EXITOSO DE NEGOCIOS

24 de agosto

6-8pm

Journey House

Descubra y adquiera las caracteristicas, estilos y estrategias de cómo Ser un lider exitoso que las empresas actuales necesitan en este mundo de negocios tan competitvo. Se le daran tácticas que se requieren para ser lideres capacitados, preparados y audaces para responder a los desafios de los nuevos mercados. GRATIS



Para mas información:

#### LILY ALVARADO

Consultora Bilingüe de Pequeños Negocios (414) 395-4536

lily.alvarado@wwbic.com

### TU FUNDACIÓN

#### **ESTRATEGIAS DE MERCADEO**

7 de septiembre

6-8pm

Mitchell Bank

Aprenda cómo lograr que tu product o negocio se haga conocido y perdure en las mentes de tus clientes. Descubre el comportamiento y los gustos de los consumidores para elaborar productos y servicios que satisfagan sus necesidades. COSTO: \$15.00

### ESTRATEGIAS PARA AUMENTAR TUS INGRESOS

28 de septiembre

6-8pm

**WWBIC** 

Estimula tus talentos y decide monetarizalos. Ponle precio a tus talentos y aumenta tus ingresos. Cuando se trata de llegar a fin de mes, la mayoría de la gente le dirá que tiene que reducir sus gastos ¿Y si eso no es suficiente? Vamos a explorar todas las formas de aumentar su poder adquisitivo. GRATIS

# TU CRECIMIENTO

#### **QUICKBOOKS BASICO**

2 de octubre

6-8pm

**WWBIC** 

Aprenda como QuickBooks puede ayudarle a organizar sus registros de negocios y estados financieros. Quickbook es un programa o software que se ha convertido en una ponderosa herramienta para los dueños de negocios y les permite organizarse llevando un registro actualizado de los estados financieros de su negocio. Esta sesión de entrenamiento práctico le enseñara los conceptos básicos de cómo usar el programa para gestionar sus finanzas empresariales. COSTO: \$50

#### QUICKBOOKS AVANZADO

19 de octubre

6-8pm

**WWBIC** 

Los participantes explorarán: la elaboración de informes, el análisis de datos, la planificación para el futuro y la mejora de los resultados. tomar medidas para ahorrar dinero. COSTO: \$50

REGISTRARSE: 414.395.4536 o www.wwbic.com/classes

# 물 WWBIC CLASSES AVAILABLE ON DEMAND.

Can't make it to class? No problem! WWBIC classes and workshops are now available 'on-demand.' See a class you'd like to take? Simply call the WWBIC Milwaukee business office and request a class 'on-demand.' Our friendly and helpful staff will get you registered and will share login information.

You may login at any time from the convenience of your home or office and watch as many times as you like.

CALL WWBIC AT 414.263.5450 TO CONNECT NOW!



# **ON-DEMAND COURSES**



- What Can WWBIC Do For You?
- WWBIC Loan Process: A-Z
- Building a Feasible Business Plan
- How to Start a Food Business
- Crowdfund Your Business with Kiva
- The Business Start-Up Checklist

### **►**YOUR FOUNDATION

- Intro to Google Analytics
- Pricing For Profit
- Cashflow 101

### **►**YOUR GROWTH

- Minority & Women's Business Certification Discussion
- Free & LowCost Ways to Market Your Business
- Obtaining & Understanding Government Contracts
- Intro to Design & Digital Marketing
- Small Business Taxes & Bookkeeping

### FINANCIAL CAPABILITY

- Budgeting: Making Every Penny Count
- Road to Credit Repair

# • COURSE LOCATIONS

**Capital Library** 3969 N. 74th St. Milwaukee, WI 53216

Central Library 814 W. Wisconsin Ave. Milwaukee, WI 53233

**Ellenbecker** N35W23877 Highfield Ct. Pewaukee, WI 53072

Escuela Verde 3628 W. Pierce St. Milwaukee, WI 53204

Forest Home Library 1432 W. Forest Home Ave. Milwaukee, WI 53204 **Greenfield Library** 5310 W. Layton Ave. Greenfield, WI 53220

Hillside Resource Center 1452 N. 7th St. Milwaukee, WI 53205

**Journey House** 2110 W. Scott St. Milwaukee, WI 53204

**La Casa** 202 E. Broadway Waukesha, WI 53186

MLK Library 310 W. Locust St. Milwaukee, WI 5321 MPL East Branch 2320 N. Cramer St. Milwaukee, WI 53211

**Mill Rd. Library** 6431 N. 76th St. Milwaukee, WI 53223

**Mitchell Bank** 1039 Historic Mitchell St Milwaukee, WI 53204

Oak Creek Library 8040 S. 6th St. Oak Creek, WI 53154

Riverworks Lofts 3372 N. Holton Ave. Milwaukee WI 53212

Summit Credit Union 10015 W. Greenfield Ave. **Washington Park Librar**, 2121 N. Sherman Blvd. Milwaukee, WI 53208

Water Council Building 247 Freshwater Way #400 Milwaukee, WI 53204

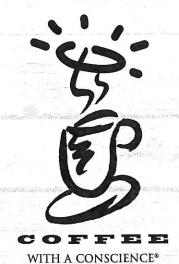
**Wauwatosa Library** 2115 10<sup>th</sup> Ave. Wauwatosa, WI 53172

West Allis Library 7421 W. National Ave. West Allis, WI 53214

WWBIC 1533 N. RiverCenter Dr. Milwankee WI 53212



### SOCIAL GOOD: ENTERPRISE & ENTREPRENEURSHIP



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# SOCIAL ENTERPRISE: COFFEE WITH A CONSCIENCE

Coffee With A Conscience<sup>®</sup> (CWAC) is driven by coffee, entrepreneurship, hope & opportunity. Our cafe provides the best locally roasted, fair-trade coffee and products from local businesses across the state of Wisconsin.

**COFFEE** | In purchasing green coffees from around the world, our roasters have consistently recognized the value of buying fair trade and certified organic coffees.

**ENTREPRENEURSHIP** | WWBIC owns and manages Coffee With A Conscience<sup>®</sup>. WWBIC is committed to providing business education and training to individuals seeking economic independence.

**HOPE & OPPORTUNITY** | All available items are locally made in the state of Wisconsin. A purchase at Coffee With A Conscience<sup>®</sup> provides hope and opportunity for Wisconsin businesses.

CONTACT US: www.coffeewithaconscience.net | 414.659.5365

# Strong Women, Strong Coffee Networking Events

August 23<sup>rd</sup> 7:30 - 9:00am Schlitz Park
October 13<sup>th</sup> 7:30 - 9:00am Schlitz Park
December 7<sup>th</sup> 7:30 - 9:00am Ellenbecker

Fueled by caffeine & passion, this morning networking event is for women who are focused on achieving something fresh and new for their business and themselves. Each event features a local strong woman and her story!

FEE: \$10.00/session | To register call 414.263.5450 or visit wwbic.com



### SOCIAL ENTREPRENEURSHIP: KIVA

Kiva makes 0% interest loans for 100% social good Crowdfunded • Microbusiness Loans • 0% Interest • Up to \$10,000

#### IOIN THE CROWD.

Finance your business: Apply. Invite. Fundraise. Repay.

Kiva believes in character over credit and the power of community-based lending. Kiva provides funding opportunities for entrepreneurs where conventional lenders won't.

Become a lender. By lending as little as \$25 on Kiva, anyone can help a borrower start or grow a business in Wisconsin. 100% of every dollar lent on Kiva goes to funding loans. Kiva covers costs primarily through optional donations, as well as through support from grants and sponsors.

For more information visit: www.kiva.org/borrow/wwbic Connect/Refer:

Nichole Crust, Kiva Advisor | Phone: 414.610.8675



### THIRTY YEARS OF IMPACT

In 2017, WWBIC celebrates 30 years of putting dreams to work. Since 1987, WWBIC has received generous support from a range of public & private organizations, including funders, service delivery partners and volunteers. We thank all those who have helped promote opportunity and hope by investing in our mission.

#### **FUNDERS:**

WWBIC receives funding from more than 100 different sources. Our public sources include federal, state and local government. Our private sources include corporations and foundations, faith-based and non-faith-based organizations, financial institutions, and individuals.

### **SERVICE DELIVERY PARTNERS:**

WWBIC works closely with many other agencies, organizations and individuals to deliver services. Our partners include educational institutions, businesses and corporations, community groups, public libraries, and a range of other local service providers.

#### **VOLUNTEERS:**

WWBIC receives in-kind support from a network of more than 300 individuals, organizations and groups that donate their time, resources, and expertise to support and develop WWBIC's programs.

### MARK YOUR CALENDAR FOR: OCTOBER NOVEMBER NOVEMBER 1-31 1-30 25 WOMEN'S SMALL NATIONAL SMALL BUSINESS ENTREPRENEURS MONTH SATURDAY BUSINESS MONTH NOVEMBER DECEMBER NOVEMBER 28 GIVING WOMEN'S WWBIC ANNUAL TUESDAY ENTREPRENEURSHIP DAY

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